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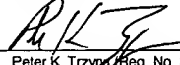
I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and address to the Commissioner of Patents and Trademarks, Washington, D.C. 20231 on the date indicated below.

PATENT

Paper No. 4

File: Hinn-P1-00

Date: November 13, 2000

Signed: 
Peter K. Trzyzna (Reg. No. 32,601)

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED
RESIDENTIAL CREDITING
Group Art Unit : 2181
Examiner :

Honorable Commissioner of Patents
and Trademarks
Washington, D.C. 20231

S I R :

Please enter the following enclosed documents in the above-identified patent application.


1. Response to Notice to File Missing Parts of Nonprovisional Application;
2. Notice to File Missing Parts of Nonprovisional Application; and
3. Request for Corrected Filing Receipt; and
4. Copy of the Filing Receipt with changes noted thereon.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: November 13, 2000


Peter K. Trzyzna
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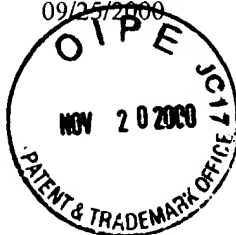


UNITED STATES PATENT AND TRADEMARK OFFICE

COMMISSIONER FOR PATENTS
UNITED STATES PATENT AND TRADEMARK OFFICE
WASHINGTON, D.C. 20231
www.uspto.gov

APPLICATION NUMBER	FILING/RECEIPT DATE	FIRST NAMED APPLICANT	ATTORNEY DOCKET NUMBER
09/669,196	09/25/2000	Philip Carragher	Carr-P2-00

Peter K Trzyna
P O Box 7131
Chicago, IL 60680-7131



FORMALITIES LETTER



OC000000005535379

Date Mailed: 11/07/2000

NOTICE TO FILE MISSING PARTS OF NONPROVISIONAL APPLICATION

FILED UNDER 37 CFR 1.53(b)

Filing Date Granted

An application number and filing date have been accorded to this application. The item(s) indicated below, however, are missing. Applicant is given TWO MONTHS from the date of this Notice within which to file all required items and pay any fees required below to avoid abandonment. Extensions of time may be obtained by filing a petition accompanied by the extension fee under the provisions of 37 CFR 1.136(a).

- The statutory basic filing fee is missing.
Applicant must submit \$ 345 to complete the basic filing fee and/or file a small entity statement claiming such status (37 CFR 1.27).
- Total additional claim fee(s) for this application is \$1033.
 - \$630 for 70 total claims over 20.
 - \$273 for 7 independent claims over 3.
 - \$130 for multiple dependent claim surcharge.
- To avoid abandonment, a late filing fee or oath or declaration surcharge as set forth in 37 CFR 1.16(e) of \$65 for a small entity in compliance with 37 CFR 1.27, must be submitted with the missing items identified in this letter.
- The balance due by applicant is \$ 1443.

Adjustment dates: 07/09/2001 - MFLETCHER
11/24/2000 SSESHE1 00000048 500235 09669196
04 FC:205 65.00 CR

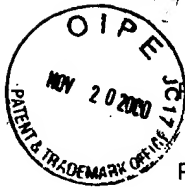
A copy of this notice MUST be returned with the reply.

Customer Service Center
Initial Patent Examination Division (703) 308-1202

PART 2 - COPY TO BE RETURNED WITH RESPONSE

11/24/2000 SSESHE1 00000048 500235 09669196
01 FC:201 355.00 CH
02 FC:203 630.00 CH
03 FC:202 280.00 CH
04 FC:205 65.00 CH
03/15/2001 EDUONG 00000025 500235 09669196
01 FC:204 135.00 CH

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Paper No. 4

Date: November 13, 2000

By: *Peter K. Trzyna*
(Signature of person mailing paper or fee)

File No. Carr-P2-00

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor : Philip Carragher, and Steven Earl Webster
Serial No. : 09/669,196
Filed : September 25, 2000
For : SYSTEM FOR CARD ACTIVITY-BASED
RESIDENTIAL CREDITING
Group Art Unit : 2181
Examiner :

The Commissioner of Patents and Trademark
Washington, D.C. 20231

REQUEST FOR CORRECTED FILING RECEIPT

S I R :

In the above-referenced patent application, please issue a corrected filing receipt to show the title of the invention as "SYSTEM FOR CARD ACTIVITY-BASED RESIDENTIAL CREDITING" and not System for Card Activity-Based Mortgage Crediting.

The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

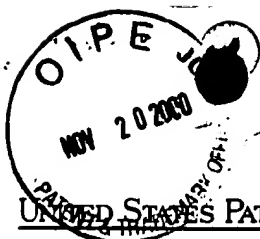
Respectfully submitted,

Date: November 13, 2000

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WASHINGTON, D.C. 20231
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APPLICATION NUMBER	FILING DATE	GRP ART UNIT	FIL FEE REC'D	ATTY. DOCKET NO	DRAWINGS	TOT CLAIMS	IND CLAIMS
09/669,196	09/25/2000	2181	0	Carr-P2-00	21	44	10

Peter K Trzyna
P O Box 7131
Chicago, IL 60680-7131

FILING RECEIPT



OC000000005535378

Date Mailed: 11/07/2000

Receipt is acknowledged of this nonprovisional Patent Application. It will be considered in its order and you will be notified as to the results of the examination. Be sure to provide the U.S. APPLICATION NUMBER, FILING DATE, NAME OF APPLICANT, and TITLE OF INVENTION when inquiring about this application. Fees transmitted by check or draft are subject to collection. Please verify the accuracy of the data presented on this receipt. If an error is noted on this Filing Receipt, please write to the Office of Initial Patent Examination's Customer Service Center. Please provide a copy of this Filing Receipt with the changes noted thereon. If you received a "Notice to File Missing Parts" for this application, please submit any corrections to this Filing Receipt with your reply to the Notice. When the PTO processes the reply to the Notice, the PTO will generate another Filing Receipt incorporating the requested corrections (if appropriate).

Applicant(s)

Philip Carragher, Windsor, CO ;
Steven Earl Webster, Merritt Island, FL ;

Continuing Data as Claimed by Applicant

Foreign Applications

If Required, Foreign Filing License Granted 11/06/2000

** SMALL ENTITY **

Title

~~System for card activity-based mortgage crediting~~

System FOR CARD
ACTIVITY-BASED RESIDENTIAL
CREDITING

Preliminary Class

713

Data entry by : ABRANYOS, ASKALE

Team : OIPE

Date: 11/07/2000

